

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

CONSTANCE ERVING WADE

CASE NO: 23-12312-SDM

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/24/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Suspend

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/24/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. 103469  
Attorney at Law  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

IN RE:

CONSTANCE ERVING WADE

CASE NO: 23-12312-SDM

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/24/2025, a copy of the following documents, described below,

Notice and Motion to Suspend

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/24/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 W. Pine Street  
Hattiesburg, MS 39401

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
05371  
CASE 23-12312-SDM  
NORTHERN DISTRICT OF MISSISSIPPI  
ABERDEEN  
THU JUL 24 12-59-13 CDT 2025

CAPITAL ONE  
ATTN BANKRUPTCY  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CAPITAL ONE AUTO FINANCE  
ATTN BANKRUPTCY  
7933 PRESTON RD  
PLANO TX 75024-2302

CAPITAL ONE AUTO FINANCE A DIVISION OF  
AIS PORTFOLIO SERVICES LLC  
4515 N SANTA FE AVE DEPT APS  
OKLAHOMA CITY OK 73118-7901

CAPITAL ONE AUTO FINANCE A DIVISION OF  
CAPI  
4515 N SANTA FE AVE DEPT APS  
OKLAHOMA CITY OK 73118-7901

CAPITAL ONE NA  
BY AMERICAN INFOSOURCE AS AGENT  
PO BOX 71083  
CHARLOTTE NC 28272-1083

CAPITAL ONEWALMART  
ATTN BANKRUPTCY  
PO BOX 30285  
SALT LAKE CITY UT 84130-0285

CHASE AUTO FINANCE  
ATTN BANKRUPTCY  
PO BOX 901076  
FORT WORTH TX 76101-2076

CREDIT ACCEPTANCE  
ATTN BANKRUPTCY  
25505 WEST 12 MILE ROAD STE 3000  
SOUTHFIELD MI 48034-8331

FOURSIGHT CAPITAL LLC  
PO BOX 45026  
SALT LAKE CITY UT 84145-0026

FOURSIGHT CAPITAL LLC  
ATTN BANKRUPTCY  
PO BOX 45026  
SALT LAKE CITY UT 84145-0026

JPMORGAN CHASE BANK NA  
NATIONAL BANKRUPTCY DEPARTMENT  
PO BOX 29505 AZ1-5757  
PHOENIX AZ 85038-9505

~~EXCLUDE~~

~~TODD S JOHNS  
TODD S JOHNS CHAPTER 13 TRUSTEE  
PO BOX 1326  
BRANDON MS 39043-1326~~

MISSISSIPPI SPORTS MEDICINE AND ORTHOP  
CO WAKEFIELD ASSOCIATES LLC  
PO BOX 51272  
KNOXVILLE TN 37950-1272

MAY ERVING  
201 E SOUTH ST  
KOSCIUSKO MS 39090-4507

NAVIENT  
ATTN BANKRUPTCY  
PO BOX 9500  
WILKES-BARRE PA 18773-9500

NAVIENT SOLUTIONS LLC ON BEHALF OF  
ASCENDIUM EDUCATION SOLUTIONS INC  
PO BOX 8961  
MADISON WI 53708-8961

JAMES ELDRED RENFROE  
RENFROE PERILLOUX PLLC  
648 LAKELAND EAST  
SUITE A  
FLOWOOD MS 39232-9574

~~EXCLUDE~~

~~THOMAS C ROLLINS JR  
THE ROLLINS LAW FIRM PLLC  
PO BOX 13767  
JACKSON MS 39236-3767~~

SBA  
CO US ATTORNEYS OFFI  
ETHRIDGE BUILDING  
900 JEFFERSON AVE  
OXFORD MS 38655-3608

SHAFER LAW FIRM  
2000 RIVER EDGE PKWY  
STE 590  
ATLANTA GA 30328-4618

SMALL BUSINESS ADMINIS  
PO BOX 740192  
ATLANTA GA 30374-0192

SMITH ROUCHON ASSOCIATES  
1456 ELLIS AVE  
JACKSON MS 39204-2204

SYNCBCF MOTO  
PO BOX 965073  
ORLANDO FL 32896-5073

SYNCHRONY BANK  
AIS PORTFOLIO SERVICES LLC  
4515 N SANTA FE AVE DEPTAPS  
OKLAHOMA CITY OK 73118-7901

SYNCHRONY BANK  
CO AIS PORTFOLIO SERVICES LLC  
4515 N SANTA FE AVE DEPT APS  
OKLAHOMA CITY OK 73118-7901

SYNCHRONY BANK CO AIS PORTFOLIO  
SERVICES LL  
4515 N SANTA FE AVE DEPT APS  
OKLAHOMA CITY OK 73118-7901

SYNCHRONY BANKCARE CREDIT  
ATTN BANKRUPTCY DEPT  
PO BOX 965064  
ORLANDO FL 32896-5064

THE SURGERY CENTER AT MISSISSIPPI  
SPORTS  
CO WAKEFIELD ASSOCIATES LLC  
PO BOX 51272  
KNOXVILLE TN 37950-1272

(P)TOWER LOAN  
P O BOX 320001  
FLOWOOD MS 39232-0001

TOWER LOAN OF MISSISSIPPI LLC  
PO BOX 320001  
FLOWOOD MS 39232-0001

(P)TRUSTMARK NATIONAL BANK  
P O BOX 1928  
BRANDON MS 39043-1928

TRUSTMARK NATIONAL BANK  
CO JAMES ELDRED RENFROE  
RENFROE PERILLOUX PLLC  
648 LAKE LAND EAST  
SUITE A  
FLOWOOD MS 39232-9574

U S ATTORNEY  
NORTHERN DISTRICT OF MISSISSIPPI  
900 JEFFERSON AVENUE  
OXFORD MS 38655-3608

(P)UNITED STATES SMALL BUSINESS  
ADMINISTRATIO  
ATTN LOUISIANA DISTRICT OFFICE  
500 POYDRAS STREET SUITE 828  
NEW ORLEANS LA 70130-3374

~~EXCLUDE~~  
~~U S TRUSTEE~~  
~~501 EAST COURT STREET SUITE 6430~~  
~~JACKSON MS 39201-5022~~

(P)US DEPARTMENT OF HOUSING AND URBAN  
DEVELOP  
ATTN ROBERT ZAYAC  
40 MARIETTA ST SUITE 300  
ATLANTA GA 30303-2812

US ATTORNEY GENERAL  
US DEPT OF JUSTICE  
950 PENNSYLVANIA AVENW  
WASHINGTON DC 20530-0001

DEBTOR  
CONSTANCE ERVING WADE  
1031 HICKORY RIDGE DR  
KOSCIUSKO MS 39090-4231

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Constance Erving Wade, Debtor**

**Case No. 23-12312-SDM  
CHAPTER 13**

**MOTION TO SUSPEND PLAN PAYMENTS**

COMES NOW, Debtor, by and through counsel, and moves this Court to suspend their Chapter 13 plan payments, and in support thereof, would show the Court as follows:

1. Debtor filed a voluntary petition for relief under Chapter 13 of the Bankruptcy Code.
2. Debtor's 2017 Dodge Challenger ("Vehicle") is in need of repair. The estimated cost for repairs is approximately \$3,977.33.
3. Debtor is requesting this Honorable Court to suspend any past due plan payments and one (1) month of plan payments, including any ongoing mortgage payments being paid through the plan, during the month of August 2025, so those funds will be available to pay for her needed Vehicle repairs.
4. Debtor wishes to resume making plan payments beginning in September 2025.
5. Debtor is requesting that her Chapter 13 plan payments be increased as necessary to compensate for the lost plan payments.

WHEREFORE, Debtor prays for an Order granting the above requested relief and any additional relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.

Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer A Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
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601-500-5533

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., certify that an accurate copy of the Motion to Suspend Plan Payments was filed on CM/ECF this day and that the Chapter 13 Case Trustee and U.S. Trustee are registered to receive electronic notice in this case. The date of said notice is reflected on the Docket.

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.